

<b>Information to identify the case:</b>		
Debtor 1:	<b>Leticia Rojas</b>	Social Security number or ITIN: xxx-xx-2002
	First Name Middle Name Last Name	EIN: --
Debtor 2:		Social Security number or ITIN: --
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 11 5/8/18
Case number:	18-19362-VFP	

## Official Form 309E (For Individuals or Joint Debtors)

### Notice of Chapter 11 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Leticia Rojas	
2. All other names used in the last 8 years		
3. Address	640 Irvington Avenue Hillside, NJ 07205	
4. Debtor's attorney Name and address	Bruce W. Radowitz 636 Chestnut Street Union, NJ 07083	Contact phone (908) 687-2333
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 5/11/18

**For more information, see page 2 >**



Debtor **Leticia Rojas**

Case number **18-19362-VFP**

**6. Meeting of creditors**

**Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.**

**Creditors may attend, but are not required to do so.**

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**June 13, 2018 at 09:00 AM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

**Office of the US Trustee, 1085  
Raymond Blvd., One Newark Center,  
Suite 1401, Newark, NJ 07102-5504**

**7. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:**

**You must file a complaint:**

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

First date set for hearing on confirmation of plan. The court will send you a notice of that date later.

**Filing deadline for  
dischargeability complaints:  
8/13/18**

**Deadline for filing proof of claim:**

**9/11/18**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as *disputed*, *contingent*, or *unliquidated*;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov).

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing Deadline:**

30 days after the *conclusion* of the meeting of creditors

**8. Creditors with a foreign address**

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**9. Filing a Chapter 11 bankruptcy case**

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.

**10. Discharge of debts**

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**



**11. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.



**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Leticia Rojas  
 Debtor

Case No. 18-19362-VFP  
 Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309E

Page 1 of 3  
 Total Noticed: 84

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db  
 517519015 +Leticia Rojas, 640 Irvington Avenue, Hillside, NJ 07205-3143  
 +06 Progressive Insurance c/o, Credit Collection, Po Box 9134,  
 Needham Heights, MA 02494-9134  
 517519016 +Allied Interstate Collection Agency, 15 Hazelwood Drive, Ste 102, Buffalo, NY 14228-2229  
 517519017 +Allstate NJ Insurance Company c/o, Credit Collection Service, Two Wells Avenue,  
 Newton Center, MA 02459-3246  
 517519021 +AmeriHealth HMO Inc, Po Box 1788, Newark, NJ 07101-1788  
 517519019 +American Dental Center C/o, Transworld Systems, 507 Prudential Rd,  
 Horsham, PA 19044-2308  
 517519020 +American Education Services, Po box 2461, Harrisburg, PA 17105-2461  
 517519022 +Anesthesia Assoc c/o David B. Watner, ESQ, 1129 Bloomfield Avenue, Caldwell, NJ 07006-7127  
 517519023 +Angelo Bianchi, Esq, 4 York Avenue, 2nd floor, Caldwell, NJ 07006-6407  
 517519024 +At&t Mobility c/o Bay Area Credit, Po Box 467600, Atlanta, GA 31146-7600  
 517519025 +Atkinson Truck Sales, 11541 US HWY 29, Chatham, VA 24531-3467  
 517519026 +Atlantic Health System, Overlook Hospital, Po Box 35611, Newark, NJ 07193-5611  
 517519027 +Beverly Radiology Med Grp c/o, Continental Credit Union, 22 N. Milpas Street, Ste C,  
 Santa Barbara, CA 93103-3300  
 517519028 +Car Craft Truck Sales, 528 Industrial Loop West, Staten Island, NY 10309  
 517519029 +Centinela Radiology Med Grp, 3075 East Imperial Highway, Ste 200, Brea, CA 92821-6753  
 517519030 +Charter Communication c/o, Enchanged Recovery Corp, Po Box 57547,  
 Jacksonville, FL 32241-7547  
 517519031 +Chartis Property Casulaty Co. a/s/o, Terius Youngdell Nash c/o, Wenig & Wenig, LLC,  
 150 Broadway Ste 911, New York, NY 10038-4395  
 517519032 +Common Wealth Pennsylvania, County of Northampton, 718 South Main Street, Po Box 186,  
 Bangor, PA 18013-0186  
 517519033 +Corp. Investigation Bureau, Inc, 555 N. Pleasantburg, Dr, Greenville, SC 29607-2194  
 517519038 +DMV Debt Collection and Enforcement Unit, Po Box 2950-ESP, Albany, NY 12220-0950  
 517519035 +Developer's Network Inc c/o, Elina Lazich, Esq, 1207 East Grand Street,  
 Elizabeth, NJ 07201-2319  
 517519036 +Development Networks, 127 E. Grand Street, Elizabeth, NJ 07201  
 517519037 +Digital Imaging Products, Po Box 461239, Los Angeles, CA 90046-9239  
 517519039 +EZ Pass Violation Processing, Po Box 52002, Newark, NJ 07101-8202  
 517519041 +First Insurance Company, 450 Shokie Blvd., Ste 1000, Northbrook, IL 60062-7917  
 517519042 +Gaine Mkrtchian c/o Liana Stepanyan, Esq, 330 Arden Avenue, Ste 220, San Diego, CA 92103  
 517519043 +Geico Ins c/o, John Kennedy, Esq, 371 Hoes Lane, Ste 105, Piscataway, NJ 08854-4143  
 517519045 +HUB International, 100 Sunnyside Blvd, Woodbury, NY 11797-2925  
 517519044 +Holland & Knight, 31 W. 52nd Street, New York, NY 10019-6111  
 517519047 +IBT Teamster Local 282, 2500 Marcus Avenue, New Hyde Park, NY 11042-1097  
 517519046 +Ian Woloshin, et al c/o, Cammarata, Nutley & Garrigan LLC, 549 Summit Avenue,  
 Jersey City, NJ 07306-2701  
 517519048 +Inter City Tire & Auto Ctr Inc, 777 Dowd Avenue, Elizabeth, NJ 07201-2118  
 517519050 +Johnson c/o, Blume Donnelly Fried Forte, A Professional Corporation, One Main Street,  
 Chatham, NJ 07928-2426  
 517519051 +K&K Developers, C/O Wilf Law Firm, 820 Morris Turnpike, Short Hills, NJ 07078-2624  
 517519053 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812  
 517519052 +Kevin J. Corry c/o, Bart A.Chase, Esq, 450 Springfield Avenue, Summit, NJ 07901-2611  
 517519054 +Liberty Mutual c/o, Nudelman & Ziering, 425 Eagle Rock Av, Roseland, NJ 07068-1787  
 517519055 +Medical c/o MONTL-JER ADJ, 201 Central Avenue, Westfield, NJ 07090-2151  
 517519057 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Dr., Lewisville, TX 75067)  
 517519061 +NJ Child Hospital Med Grp c/o, Schachter Portnoy, LLC, 3490 U. S. Route 1,  
 Princeton, NJ 08540-5920  
 517519062 +NJ Department of Labor and Workforce, Dev. Divison of Employer Accts, Po Box 059,  
 Trenton, NJ 08625-0059  
 517519063 +NJ Dept. of Environmental Protection, Po Box 420, Trenton, NJ 08625-0420  
 517519064 +NJ Manufactures Payment Plan, Heitner & Breitstein, 28 N. Main Street,  
 Marlboro, NJ 07746-1429  
 517519065 +NYC Department of Finance, Po Box 3644, New York, NY 10008-3644  
 517519066 +NYC Finance, 59 Maiden Lane, New York, NY 10038-4613  
 517519058 +New Jersey Motor Vehicle Commission, State of New Jersey, Motor Vehicle Commisson,  
 Trenton, NJ 08666-0001  
 517519059 +New York State Department of Taxation, and Finance, Civil Enforcement-Coll Vendr Suprt Unit,  
 Po Box 5290, Albany, NY 12205-0290  
 517519060 +New York State Department of Taxation, and Finance c/o Pioneer Credit Recovery,  
 26 Edward St, Arcade, NY 14009-1012  
 517519068 +PNC Bank, National Association, P5PCLCALN, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
 517519067 +Patriot Ins, 401 E. Las Olas Blvd, Ste 1650, Fort Lauderdale, FL 33301-4252  
 517519069 +Port Authority of NY and NJ c/o, Strasser & Associates, PC, 7 East Ridgewood Avenue,  
 Paramus, NJ 07652-3601  
 517519073 +Revenue Assurance Partners, MCB Trucking, 19399 Heleberg Road, Covington, LA 70433-5392  
 517519072 +Revenue Assurance Partners, NCB Trucking, 19399 Heleberg Road, Covington, LA 70433-5392  
 517519074 +Revenue Assurance Partners, Prsperity Group, 19399 Heleberg Road,  
 Covington, LA 70433-5392



District/off: 0312-2

User: admin  
Form ID: 309E

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517519075 +Salazar Trucking LLC c/o, Mario Blanch, Esq, 440-65th Street,  
West New York, NJ 07093-2314  
517519080 +State of NJ c/o, Penn Credit, 916 S. 214th Street, Po Box 988,  
Harrisburg, PA 17108-0988  
517519078 +State of New Jersey Department of, Environmental Protection Site Remed. Prg,  
Mail Code 401-06T, Po Box 420, Trenton, NJ 08625-0420  
517519079 +State of New Jersey Dept of Taxation, Po Box 286, Trenton, NJ 08695-0286  
517519077 +State of New Jersey c/o, Pressler & Pressler, Esq, 7 Entin Road,  
Parsippany, NJ 07054-5020  
517519081 +Sterling Venture Capital Inc c/o, Warshaw Law Firm, LLC, 266 King George Road, Ste C-2,  
Warren, NJ 07059-5187  
517519082 +Stroz Fridberg c/o Slater, Tanglia, Frit, & Hunt, PA, 301 Third Street,  
Ocean City, NJ 08226-4007  
517519083 +Summit Medical Group, PA, Attn: Business Office Admin, 150 Floral Avenue,  
New Providence, NJ 07974-1557  
517519084 +Summit Radiological Associates c/o, Simons Agency Inc, 4963 Wintersweet Drive,  
Liverpool, NY 13088-2176  
517519085 +Tabor & Company, Po Box 409, 75 S. Maple Avenue, Basking Ridge, NJ 07920-1230  
517519086 +The Norfolk & Dedham Group c/o, Associated Credit Service, Inc, 115 Flanders Road, Ste 140,  
Po Box 5171, Westborough, MA 01581-5171  
517519087 +The Port Authority of NY and NJ c/o, Strasser & Associates, 7 East Ridgewood Avenue,  
Paramus, NJ 07652-3601  
517519088 +Trinitas Hosptial c/o AFM Fin. Ser., 1150 Raritan Rd Ste 103, Cranford, NJ 07016-3369  
517519089 +Two Bank/Two River Comm. Bank c/o, Jorge A. Batista, Esq, 900 Westminster Avenue,  
Hillside, NJ 07205-2923  
517519090 +Union Emerg c/o B&B Collection, Po Box 2137, Toms River, NJ 08754-2137  
517519091 +Verizon C/o RMS, 305 Fellowship Rd #100, Po Box 5471, Mount Laurel, NJ 08054-5471  
517519092 +Verizon Wireless Premium Retailer, 318 Route 4 East, Paramus, NJ 07652-5105  
517519093 +Vita Pain Relief Cen. c/o, Pressler & Pressler, 7 Century Drive Ste 201,  
Parsippany, NJ 07054-4609  
517519094 +Weiner Lesniak, 629 Parsippany Rd, Parsippany, NJ 07054-3799  
517519095 +Wireless Depot /Verizon Retailer Diana/, Rebeka c/o, 149 East 23d Street, Suite 1148,  
New York, NY 10010-3765

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: bradowitz@comcast.net May 11 2018 23:55:18 Bruce W. Radowitz,  
636 Chestnut Street, Union, NJ 07083  
smg EDI: IRS.COM May 12 2018 03:34:00 Dist Dir of IRS, Insolvency Function, PO Box 724,  
Springfield, NJ 07081-0724  
smg E-mail/Text: usanj.njbankr@usdoj.gov May 11 2018 23:56:09 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 11 2018 23:56:04 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517519018 +E-mail/Text: ecf@buckleyking.com May 11 2018 23:55:35 AM Trust North America, Inc,  
c/o Buckley King LPA, Aln C. Hochheiser, Esq, 600 Superior Avenue,  
Cleveland, OH 44114-2652  
517519056 EDI: DAIMLER.COM May 12 2018 03:34:00 Mercedes-Benz Fin Svcs,  
13650 Heritage Valley Parkway, Fort Worth, TX 76177  
517519070 +E-mail/Text: dwarshaw@warshawlawfirm.com May 11 2018 23:56:41  
Prosperity Group, Inc c/o Warshaw Law, Firm, LLC, 266 King George Road, Ste C-2,  
Warren, NJ 07059-5187  
517519071 +E-mail/Text: bkdepartment@rtresolutions.com May 11 2018 23:56:23 Real time Resolution,  
1750 Regal Row Drive, Ste 120, Dallas, TX 75235-2287  
517519096 +E-mail/Text: vanessa.adams@xerox.com May 11 2018 23:55:54 Xerox Corporation,  
1303 Ridgeview Dr, Lewisville, TX 75057-6018  
517519097 +E-mail/Text: bankruptcy@yellowstonecapllc.com May 11 2018 23:57:00 Yellowstone Capital LLC,  
160 Pearl St, 5th Floor, New York, NY 10005-1631

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517519049\* Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346  
517519034 ##+Corporate Investigation Bureau, Inc, 555 N. Pleasantburg Drive, Park Central, Ste 150,  
Greenville, SC 29607-2190  
517519040 ##+Fidelity Creditor c/o, Raffi Margossian DDS, MSD, 216 South Louise S,  
Glendale, CA 91205-1637  
517519076 ##+Sive, Paget & Riesel, P.C., 460 Park Avenue, New York, NY 10022-1835

TOTALS: 0, \* 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.



District/off: 0312-2

User: admin  
Form ID: 309E

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Total Noticed: 84

Date Rcvd: May 11, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

Bruce W. Radowitz on behalf of Debtor Leticia Rojas bradowitz@comcast.net,  
r45676@notify.bestcase.com

Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank, N.A. as Trustee, et al.  
rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3